Appl. No. 10/783,715 Amdt. dated May 11, 2007 Amendment under 37 CFR 1.116 Expedited Procedure

Examining Group 2161

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

 (Currently Amended) A <u>computer-implemented</u> method comprising: receiving a request from a user to access a frequently asked questions (FAQ) page;

retrieving account data for the user, wherein the account data is associated with

personal data related to the user comprises at least one personal attribute of the user; and

selecting a set of questions to display to the user based on the account data so

such that the set of questions are personal to the user based on the personal data attributes of
the user

- (Original) The method of claim 1, further comprising formatting a set of personalized answers to the set of questions using the account data.
- (Original) The method of claim 2, wherein formatting a set of personalized answers comprises selecting a first answer for a first question from a set of answers for the first question.
- (Original) The method of claim 2, wherein selecting a first answer comprises determining a condition for the first answer is satisfied.
- (Original) The method of claim 2, further comprising displaying the set of questions and the set of personalized answers to the user.
- (Original) The method of claim 2, further comprising:
 before displaying the questions, determining an order for the set of questions using the user data; and

wherein displaying the set of questions comprises displaying the set of questions in the determined order.

- (Original) The method of claim 2, wherein formatting a set of
 personalized answers comprises formatting at least one question to display information specific
 to the user by using the user account data.
- (Previously Presented) The method of claim 1, wherein determining the set of questions comprises:

evaluating a condition for a first question, and when the condition is satisfied, selecting the first question.

- 9. (Currently Amended) The method of claim 8, wherein the FAQ page is for a loan accelerator program and wherein the evaluating a condition is comprises determining whether the user having a repayment schedule that is a biweekly repayment schedule.
- (Currently Amended) The method of claim 8, wherein the FAQ page is for a travel site and wherein the evaluating a condition is comprises determining whether the user having has an upcoming trip.
- (Currently Amended) The method of claim 8, wherein the FAQ page is for a online store and wherein the evaluating a-condition is comprises determining whether the user having has-an outstanding order.
 - 12. (Canceled)
 - 13. (Canceled)
 - (Canceled)
 - 15. (Canceled)
 - 16. (Canceled)
 - (Canceled)
 - 18. (Original) A computer-implemented method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page about a loan acceleration program;

retrieving account data for the user, the account data including a type of repayment schedule for the loan acceleration program;

selecting a first question to display to the user based on type of repayment schedule; and

selecting at least one additional question to display to the user, using the account data

 (Currently Amended) The method of claim 18, further comprising: determining <u>that whether</u>-the account data indicates the user is eligible for a service; and

selecting an answer for one of the questions from a set of answers based on the determining.

- 20. (Original) The method of claim 18, further comprising formatting an answer to one of the questions using the account data.
- (Original) The method of claim 20, wherein formatting an answer comprises inserting a payment amount paid by the user into the answer.
- 22. (Currently Amended) The method of claim 18, further comprising whether-determining that the account data indicates a recent change to the account; and selecting a second question related to the change to display to the user.
- (Original) The method of claim 22, further comprising ordering the second question to be displayed before the first question and the additional question.
 - 24. (Currently Amended) A system comprising:
 - a first set of data containing a plurality of questions;
- a second set of data containing account data for a plurality of users, wherein the account data is associated with personal data related to the user comprises at least one personal attribute of each of the users; and

logic, communicatively coupled to the first set of data and the second set of data, the logic to receive a request from a user to access a frequently asked questions (FAQ) page, to retrieve from the second set of data the account data for the user, and to select a group of questions from the first set of data to display to the user based on the account data for the user Appl. No. 10/783,715 Amdt. dated May 11, 2007 Amendment under 37 CFR 1.116 Expedited Procedure

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such so that the group of questions are personal to the user based on the personal data attributes of the user.

- 25. (Original) The system of claim 24, further comprising a third set of data containing a plurality of answers, wherein each of the answers is associated with at least one of the questions and each of the questions is associated with one or more answers.
- 26. (Original) The system of claim 25, wherein the logic selects an answer to one of the group questions, based on the account data for the user, from a plurality of answers contained in the third set associated with the group question.
- 27. (Original) The system of claim 25, wherein the logic formats an answer to one of the group questions by inserting data obtained from the account data for the user into the answer.
- (Original) The system of claim 24, further comprising a display mechanism to display the group of questions.